

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
Western District of Pennsylvania DIVISION**

In re:

CHARLES R CHADWICK

§

Case No. 23-21124 GLT

CARIN E CHADWICK

§

Chapter 7

§

Debtor(s)

§

§

CHARLES O. ZEBLEY, JR.

§

Trustee/Movant

§

§

vs.

§

§

CHARLES R. CHADWICK

§

CARIN E. CHADWICK.

§

§

Debtors/Respondents

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Charles O. Zebley Jr., chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$31,350.00

(without deducting any secured claims)

Assets Exempt: \$12,860.00

Total Distributions to Claimants: \$5,028.10

Claims Discharged

Without Payment: \$80,874.42

Total Expenses of Administration: \$2,971.90

3) Total gross receipts of \$8,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$8,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$241,311.00	\$2,000.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	\$0.00	\$2,971.90	\$2,971.90	\$2,971.90
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	\$0.00	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	\$42,580.53	\$59,795.52	\$59,795.52	\$5,028.10
TOTAL DISBURSEMENTS	\$283,891.53	\$64,767.42	\$62,767.42	\$8,000.00

4) This case was originally filed under chapter 7 on 05/24/2023. The case was pending for 27 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 08/22/2025

By: /s/ Charles O. Zebley Jr.
Trustee

STATEMENT This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
3519 Ivy Drive, Murrysville, PA	1110-000	\$8,000.00
TOTAL GROSS RECEIPTS		\$8,000.00
¹ The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.		

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		

EXHIBIT 3 - SECURED CLAIMS

Claim NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
2S	United States of America	4110-000	\$0.00	\$2,000.00	\$0.00	\$0.00
N/F	Capital One Auto Finance	4110-000	\$14,564.00	NA	NA	NA
N/F	First National Bank	4110-000	\$2,490.00	NA	NA	NA
N/F	PNC Mortgage	4110-000	\$182,468.00	NA	NA	NA
N/F	Small Business Administration	4110-000	\$41,789.00	NA	NA	NA
TOTAL SECURED			\$241,311.00	\$2,000.00	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee, Fees - Charles O. Zebley Jr.	2100-000	NA	\$1,550.00	\$1,550.00	\$1,550.00
Trustee, Expenses - Charles O. Zebley Jr.	2200-000	NA	\$53.77	\$53.77	\$53.77
Attorney for Trustee Fees - Charles O. Zebley, Jr.	3110-000	NA	\$1,290.00	\$1,290.00	\$1,290.00
Bond Payments - BOND	2300-000	NA	\$9.32	\$9.32	\$9.32
Bank Service Fees - Metropolitan Commercial Bank	2600-000	NA	\$68.81	\$68.81	\$68.81
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$2,971.90	\$2,971.90	\$2,971.90

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Discover Bank	7100-000	\$12,390.00	\$12,390.81	\$12,390.81	\$1,041.93
2U	United States of America	7100-000	NA	\$43,321.18	\$43,321.18	\$3,642.80
3	LVNV Funding, LLC	7100-000	\$1,926.46	\$1,926.46	\$1,926.46	\$161.99
4	Duquesne Light Company	7100-000	\$112.90	\$112.90	\$112.90	\$9.49
5	Jefferson Capital Systems LLC	7100-000	\$2,044.17	\$2,044.17	\$2,044.17	\$171.89
N/F	Brennan & Clark	7100-000	\$876.00	NA	NA	NA
N/F	Capital One Bank	7100-000	\$3,466.00	NA	NA	NA
N/F	Capital One Bank	7100-000	\$3,591.00	NA	NA	NA
N/F	Capital One Bank	7100-000	\$4,570.00	NA	NA	NA
N/F	Capital One Bank	7100-000	\$3,409.00	NA	NA	NA
N/F	Comenity - CosmoProf	7100-000	\$713.00	NA	NA	NA
N/F	Credit One Bank	7100-000	\$1,926.00	NA	NA	NA
N/F	Erie Insurance	7100-000	\$1,407.00	NA	NA	NA
N/F	Keystone Collections Group	7100-000	\$409.00	NA	NA	NA
N/F	Rt. 22 Self-Storage	7100-000	\$734.00	NA	NA	NA
N/F	Sam's Club MC/SyncB	7100-000	\$1,683.00	NA	NA	NA
N/F	The Sherwin-Williams Company	7100-000	\$3,323.00	NA	NA	NA
TOTAL GENERAL UNSECURED CLAIMS			\$42,580.53	\$59,795.52	\$59,795.52	\$5,028.10

Form 1

**Individual Estate Property Record and Report
Asset Cases**

Exhibit 8

Page: 1

Case No.: 23-21124 GLT

Case Name: CHARLES R CHADWICK
CARIN E CHADWICK

Trustee Name: (580740) Charles O. Zebley Jr.

Date Filed (f) or Converted (c): 05/24/2023 (f)

§ 341(a) Meeting Date: 06/30/2023

For Period Ending: 08/22/2025

Claims Bar Date: 12/22/2023

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #		2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	3519 Ivy Drive, Murrysville, PA	235,000.00	8,000.00		8,000.00	FA
2	2014 GMC Savana	11,000.00	0.00		0.00	FA
3	2016 Honda Odyssey	14,000.00	0.00		0.00	FA
4	Household furniture	1,500.00	0.00		0.00	FA
5	TVs, computer, smart phones	1,500.00	0.00		0.00	FA
6	Misc. clothes	500.00	0.00		0.00	FA
7	Wedding ring and band	500.00	0.00		0.00	FA
8	Cash	50.00	0.00		0.00	FA
9	Business checking: Dollar Bank	100.00	0.00		0.00	FA
10	Checking: Dollar Bank	200.00	0.00		0.00	FA
11	Tools used in debtor husband's home improvement	2,000.00	0.00		0.00	FA
11	Assets Totals (Excluding unknown values)	\$266,350.00	\$8,000.00		\$8,000.00	\$0.00

Major Activities Affecting Case Closing:

Settlement approved. Debtor made all payments.

Initial Projected Date Of Final Report (TFR): 04/30/2025

Current Projected Date Of Final Report (TFR): 02/28/2025 (Actual)

08/22/2025

Date

/s/Charles O. Zebley Jr.

Charles O. Zebley Jr.

Form 2

Exhibit 9

Page: 1

Cash Receipts And Disbursements Record

Case No.: 23-21124 GLT

Trustee Name: Charles O. Zebley Jr. (580740)

Case Name: CHARLES R CHADWICK
CARIN E CHADWICK

Bank Name: Metropolitan Commercial Bank

Account #: *****2720 Checking

Taxpayer ID #: **-***1624

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 08/22/2025

Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
06/12/24	{1}	Charles O. Zebley, Jr., Trustee	Unexempt Equity	1110-000	1,000.00		1,000.00
06/28/24		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		5.00	995.00
07/10/24	{1}	CHARLES O. O. ZEBLEY, JR.	Unexempt Equity	1110-000	1,000.00		1,995.00
07/31/24		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		5.00	1,990.00
08/21/24	{1}	Charles O. Zebley, Jr.	Unexempt Equity	1110-000	1,000.00		2,990.00
08/30/24		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		5.00	2,985.00
09/18/24	{1}	CHARLES O. O. ZEBLEY, JR.	Unexempt Equity	1110-000	2,000.00		4,985.00
09/30/24		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		5.46	4,979.54
10/17/24	{1}	Charles O. Zebley, Jr. Esquire	Unexempt Equity	1110-000	1,000.00		5,979.54
10/31/24	{1}	Charles O. Zebley, Jr., Trustee	# 23-21124 GLT	1110-000	2,000.00		7,979.54
10/31/24		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		9.44	7,970.10
11/29/24		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		11.78	7,958.32
12/31/24		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		13.99	7,944.33
01/08/25	101	International Sureties, LTD	BOND PREMIUM PAYMENT	2300-000		9.32	7,935.01
01/31/25		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		13.14	7,921.87
07/10/25	102	Charles O. Zebley Jr.	Trustee Fees	2100-000		1,550.00	6,371.87
07/10/25	103	Charles O. Zebley Jr.	Trustee Expenses	2200-000		53.77	6,318.10
07/10/25	104	Charles O. Zebley, Jr.	Atty Fees	3110-000		1,290.00	5,028.10
07/10/25	105	Discover Bank	Bankruptcy claim	7100-000		1,041.93	3,986.17
07/10/25	106	United States of America	Bankruptcy Claim	7100-000		3,642.80	343.37
07/10/25	107	LVNV Funding, LLC	Bankruptcy Claim	7100-000		161.99	181.38
07/10/25	108	Duquesne Light Company	Bankruptcy Claim	7100-000		9.49	171.89
07/10/25	109	Jefferson Capital Systems LLC	Bankruptcy Claim	7100-000		171.89	0.00

COLUMN TOTALS

8,000.00

8,000.00

\$0.00

Less: Bank Transfers/CDs

0.00

0.00

Subtotal

8,000.00

8,000.00

Less: Payments to Debtors

0.00

NET Receipts / Disbursements

\$8,000.00

\$8,000.00

Form 2

Exhibit 9
Page: 2

Cash Receipts And Disbursements Record

Case No.: 23-21124 GLT
Case Name: CHARLES R CHADWICK
CARIN E CHADWICK

Taxpayer ID #: **_***1624
For Period Ending: 08/22/2025

Trustee Name: Charles O. Zebley Jr. (580740)
Bank Name: Metropolitan Commercial Bank
Account #: *****2720 Checking
Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable): N/A

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****2720 Checking	\$8,000.00	\$8,000.00	\$0.00
	\$8,000.00	\$8,000.00	\$0.00

08/22/2025

Date

/s/Charles O. Zebley Jr.

Charles O. Zebley Jr.